

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHELLE L. CONBOY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-11099 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/14/2016 and confirmed on 1/18/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,023.90
Less Refunds to Debtor	184.48	
TOTAL AMOUNT OF PLAN FUND		87,839.42

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,580.00	
Trustee Fee	4,375.32	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,955.32

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 5069	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 5069	4,049.60	4,049.60	0.00	4,049.60
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 5069	0.00	38,643.76	0.00	38,643.76
	PNC BANK NA Acct: 6167	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 5069	0.00	0.00	0.00	0.00
	MILLCREEK TOWNSHIP WATER AUTHOR Acct: 4024	111.29	111.29	13.30	124.59
	MILLCREEK TOWNSHIP STREETLIGHT AS Acct: 7017	122.45	122.45	16.32	138.77
	PNC BANK NA Acct: 6167	2,676.92	2,676.92	0.00	2,676.92
					45,633.64

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	MICHELLE L. CONBOY Acct:	0.00	0.00	0.00	0.00
	MICHELLE L. CONBOY Acct:	184.48	184.48	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	4,180.00	4,180.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-17	5,400.00	5,400.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 7644	5,901.96	5,901.96	0.00	5,901.96
					5,901.96

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	MAIN STREET ACQUISITIONS CORP Acct: 7325	19,320.23	19,320.23	0.00	19,320.23
	AR RESOURCES INC Acct: 4019	0.00	0.00	0.00	0.00
	CREDITECH Acct: 3358	0.00	0.00	0.00	0.00
	FIRST FEDERAL CREDIT CONTROL Acct: 6364	0.00	0.00	0.00	0.00
	TRIDENT ASSET MANAGEMENT Acct: 3065	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 7644	3,028.27	3,028.27	0.00	3,028.27
	GORDON & WEINBERG PC** Acct:	0.00	0.00	0.00	0.00
	ORION Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LI Acct:	0.00	0.00	0.00	0.00
	BONIAL & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					22,348.50

TOTAL PAID TO CREDITORS

73,884.10

TOTAL CLAIMED

PRIORITY 5,901.96

SECURED 6,960.26

UNSECURED 22,348.50

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

MICHELLE L. CONBOY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-11099 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michelle L. Conboy
Debtor

Case No. 16-11099-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 28, 2021

User: lmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle L. Conboy, 4024 Calico Dr., Erie, PA 16506-4452
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14321860	+ Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14321861	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15183859	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14321863	+ Gordon & Weinberg P.C., 1001 E Hector Street, Suite 220, Conshohocken, PA 19428-2395
14321864	+ Main Street Acquisition Corp, PO Box 2529, Suwanee, GA 30024-0982
14363547	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14990630	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14321868	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14745413	# WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
14345387	# Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14321869	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14321862	Email/Text: jill@ffcc.com	Jun 28 2021 23:26:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
14321865	+ Email/Text: gailj@millcreektownship.com	Jun 28 2021 23:27:00	Millcreek Township, ATTN: Gail Jares, 3608 W 26th St, Erie, PA 16506-2059
14321866	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2021 23:26:00	PA Department of Revenue, Bureau of Business Trust Fund Taxes, Department 280904, Harrisburg, PA 17128-0001
14321867	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	Pnc Bank, Na, 2730 Liberty Ave, Pittsburgh, PA 15222
14325590	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2021 23:31:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14332085	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-1

User: lmar

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Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 21

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Pa Dept of Revenue
cr		Wells Fargo Bank, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com, mcupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
Joseph Jasper Swartz	on behalf of Creditor Pa Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Michelle L. Conboy rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7